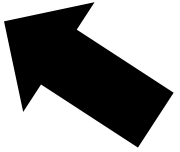




2025  
BENEFITS  
OVERVIEW

# Viewing this presentation

- View this presentation in its entirety [or](#)  
**Skip ahead** to any section using Table of Contents
- **Attachments** folder on each slide contains more detailed information
- Need to **leave**? Presentation will **save** where you left off





A man with a beard, wearing a light blue t-shirt, is holding a large red heart against his chest. The background is a blurred green park with trees and grass. The text "Open Enrollment" is overlaid on the right side of the image.

Open  
Enrollment

# Open Enrollment basics

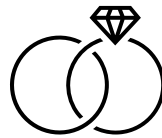
## 2025 Open Enrollment



**Begins October 28th**  
**Ends November 15th**

- Only time you can make changes for any reason
- Mid-year changes are only allowed within 31 days of a qualifying event

Examples:



Marriage



Birth or  
Adoption



Gain or loss of other  
insurance coverage

**IMPORTANT:** If you are considering Covered CA, be clear on the costs and coverage  
**BEFORE** canceling your Eskaton coverage.

# Eskaton Plan vs. Covered CA

## What does Covered CA offer?

- A variety of plan options (copays, covered services, etc.)
- Costs vary based on income and family size
- Visit <http://www.coveredca.com> to view your options

## What does Eskaton Medical Plan offer?

- Eskaton pays **most** of the insurance premium cost
- Coverage provides **Minimum Value** and is **Affordable**
- Your costs are paid using **pre-tax dollars** (Covered CA premiums are paid with post-tax dollars)

**YOU CANNOT TAKE ADVANTAGE OF COVERED CA SUBSIDY!**

(You will pay 100% of premium cost through Covered CA)

**Do your homework before making any changes and make an informed choice**



# What do I need to do?



## Review your current benefits

Watch this video and review your Benefits Guide to learn about what benefits are available to you. You can visit our benefit website at: <https://eskatonbenefits.libertyb.org> to find all your benefit plan details.



## You **MUST** take action!

Go to our benefits enrollment site in UKG <https://n31.ultipro.com> to update your elections.



## What happens if I don't do anything?

You will lose your current benefit elections if you do not enroll in benefit during this open enrollment period.

# What's New in 2025?



01

## Delta Dental

will be the new dental carrier

02

## Personify Health

formerly known as HealthComp

03

## Upgraded Enrollment System

UKG has been enhanced to better support our benefits

04

## Benefit Costs

will go up slightly.

05

## Vision Care Reimbursement

improved processing time

06

## Action Required

You must elect benefits during this open enrollment





Medical



# Medical Plan (PPO)



	In-Network Anthem Blue Cross	Out-of-Network
Annual Deductible	\$250 individual \$750 family	\$1,000 individual \$3,000 family
Out of Pocket Maximum	\$2,000 individual \$6,000 family	\$4,000 individual \$8,000 family
Preventive Care	\$0*	Not covered
Office Visits	\$20 copay*	40% coinsurance after deductible
Specialist Visits	\$40 copay*	40% coinsurance after deductible
Inpatient Hospitalization	\$100 copay per admission then 20% coinsurance after deductible	\$100 copay per admission then 40% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room (copay waived if admitted)	\$100 copay/visit*	\$100 copay per admission then 40% coinsurance after deductible
Urgent Care	\$50 copay/visit*	\$50 copay per admission then 40% coinsurance after deductible

\*deductible waived

# Tips to Save Money



- 100 day supply for the cost of a 60 day supply at a retail pharmacy
- Sign up for automatic refills
- 24/7 help desk representatives



MEDICINE

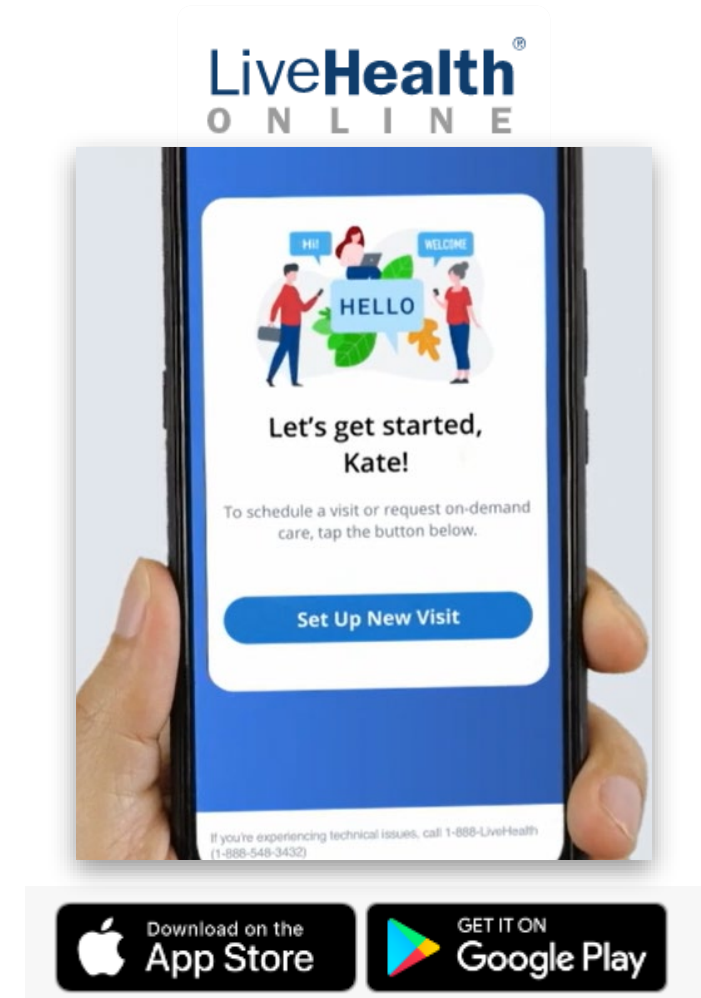


- Available for certain prescription drugs
- FDA approved drugs dispensed from countries with lower drug costs
- Drugs dispensed through CanaRx are **FREE** to you

## LiveHealth Online

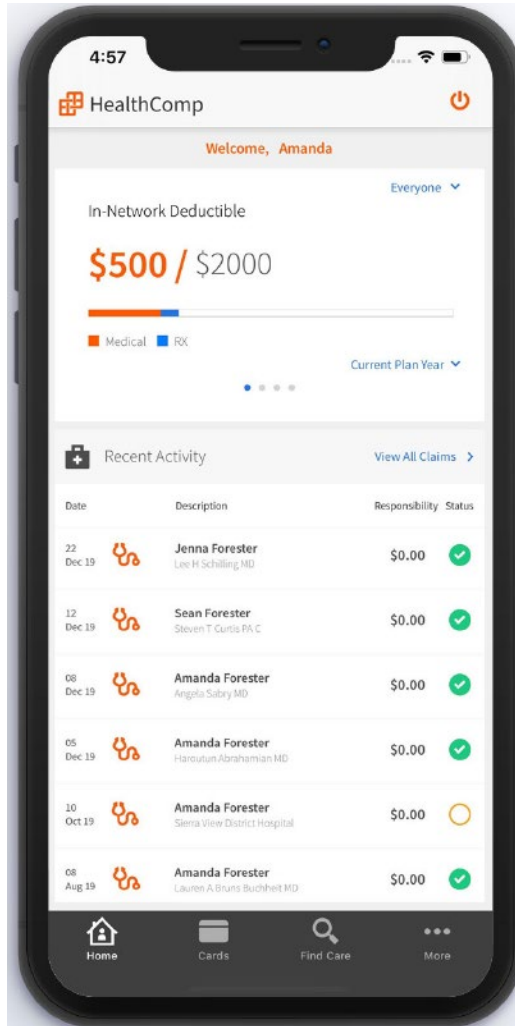
- 24/7 access to a Doctor
- For common medical concerns and psychotherapy
- Use Smartphone, tablet, or computer
- Free visits for anyone enrolled in our medical plan
- \$59 visits for anyone not on the medical plan

Go to [livehealthonline.com](https://livehealthonline.com)





# HCOonline Mobile App



## HC Online

- Access Digital ID Cards for you and family
- View your claims and EOBs
- View status of your Deductible and Out-of-Pocket max





# Other Benefit Choices

# Dental PPO



	Delta PPO Dentist	Delta Premier Dentist	Out-of-Network*
Deductible	\$50 per person / \$150 per family		
Cleanings	\$0 deductible waived	\$0 deductible waived	\$0 deductible waived
Annual benefit max	\$1,500	\$1,500	\$1,500
Basic restorative care	20% after deductible	20% after deductible	20% of UCR* after deductible
Major restorative care	20% after deductible	20% after deductible	20% of UCR* after deductible
Orthodontia	50%, up \$1,000/lifetime		

\* Out-of-network providers are paid at usual and customary rates. You will be responsible for any charges in excess of UCR.

Save with a  
PPO dentist



NON-DELTA DENTAL



# Dental PPO



Find a dentist at [deltadentalins.com](https://deltadentalins.com)

A screenshot of the Delta Dental website's dentist finder tool. The navigation bar at the top includes "DELTA DENTAL", "Insurance products", "Member tools" (highlighted with a red box), "For dentists", and "Employers & brokers". Below the navigation bar, there are links for "Member dashboard", "Dentist finder" (highlighted with a red box), "Cost estimator", "Mobile app", and "Me". The main heading is "Looking for a dentist?". Below this, there is a text prompt: "Find in-network dentists in your area by using your current location or entering a ZIP code manually." and a disclaimer: "Delta Dental Patient Direct coverage are not available in all 50 states." The "Specialty:" dropdown menu is set to "Any specialty". The "Plan network:" dropdown menu is open, showing a list of plans: "Delta Dental PPO" (highlighted with a red box), "Delta Dental Premier" (highlighted with a red box), "Delta Dental PPO Plus Premier", "DeltaCare USA", and "Delta Dental Patient Direct".

## Why use in-network dentists?

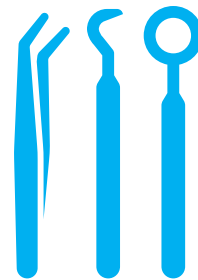
- ✓ Discounted rates
- ✓ Cannot balance bill
- ✓ Won't bill you up-front
- ✓ Will handle insurance paperwork

## Where's my ID card?

ID Cards are not automatically issued

To request a card, contact Delta at:

[deltadentalins.com](https://deltadentalins.com) or call 888-335-8277



# Vision

- Annual eye exam for **\$10 copay**
- Materials **\$25 copay**
- Lenses **every calendar year**
  - Single vision **up to \$70**
  - Bifocal **up to \$90**
  - Trifocal/lenticular/progressive **up to \$130**
- Frames **other calendar year up to \$150**
- Contact lenses in lieu of lenses and frames **up to \$105**
- Additional lens allowance **\$150 every other calendar year**



# Voluntary Life and AD&D Insurance



- May elect **up to \$500,000 or 5x salary** whichever is less
- Available in increments of **\$10,000**
- **\$200,000 Team Member and \$30,000 spouse** Guarantee Issue when first eligible
- **Evidence of Insurability (EOI)** is required for any election over the guarantee issue amount
- May elect or increase coverage up to **2 increments** during open enrollment without EOI

## What do I need to think about?

- ✓ Must provide Evidence of Insurability if you don't elect when you are first eligible
- ✓ Premiums are taken post-tax. Proceeds are not taxable
- ✓ Review/update your Beneficiaries every year





# Income Protection



Short Term Disability  
(STD)



Benefit pays 60% of your base  
salary up to \$5,000 per month

Long Term Disability  
(LTD)



# Voluntary Accident Insurance



Pays a cash benefit regardless of any medical insurance you have, such as:

- Ambulance rides
- Emergency room visits
- Prescriptions
- Major diagnostic testing
- Surgery and anesthesia
- Burns

## What do I need to think about?

- ✓ Paid 100% by Team Member with post-tax dollars
- ✓ Cash benefit can be used for any reason
- ✓ Sickneses or injuries from illegal activities are not covered
- ✓ Pays a \$50 health assessment benefit



# Voluntary Critical Illness Insurance



A lump sum benefit if diagnosed with a major illness such as heart attack, stroke, or cancer

## Team Member Benefit

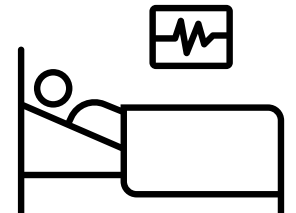
- Available in increments of \$10,000, \$15,000 or \$20,000
- Guarantee Issue \$20,000

## Spouse and Child Benefit

- 50% of Team Member approved amount
- Available in increments of \$5,000, \$7,500 or \$10,000
- Guarantee Issue \$10,000

### What do I need to think about?

- ✓ Must provide Evidence of Insurability if you don't elect when you are first eligible
- ✓ 100% Team Member-paid with post-tax dollars
- ✓ Provides a \$50 health assessment benefit



# Voluntary Hospital Indemnity

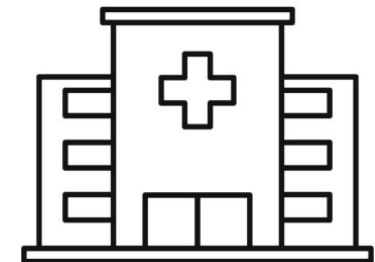


Pays a cash benefit regardless of any medical insurance you have, such as:

- \$1,000 per admission
- \$200 per day hospital confinement up to 30 days
- ICU \$2,000 per admission
- ICU confinement \$400 per day up to 30 days

## What do I need to think about?

- ✓ Paid 100% by Team Member with post-tax dollars
- ✓ Cash benefit can be used for any reason
- ✓ Sickneses or injuries from illegal activities are not covered
- ✓ Pays a \$50 health assessment benefit





# Team Member Contributions

## Medical Costs

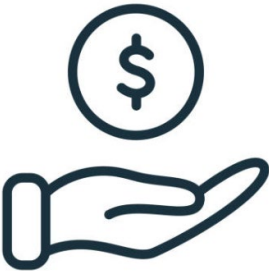
Full-Time Associates	Monthly Cost	Biweekly Cost
Team Member Only	\$145.00	\$72.50
Team Member + 1	\$515.00	\$257.50
Team Member + Family	\$810.00	\$405.00
Part-Time Associates	Monthly Cost	Biweekly Cost
Team Member Only	\$153.00	\$76.50
Team Member + 1	\$540.00	\$270.00
Team Member + Family	\$850.00	\$425.00

**What do I need to think about?**

- ✓ Deductions are taken biweekly
- ✓ Insurance deductions are deducted pre-tax.

## Dental and Vision Package Costs

	Monthly Cost	Biweekly Cost
Team Member Only	\$27.50	\$13.75
Team Member + 1	\$60.00	\$30.00
Team Member + Family	\$105.00	\$52.50





No Cost  
Benefits

# Basic Life Insurance and AD&D



## Basic Life and AD&D Insurance

- **\$10,000** benefit in the event of your death

### Did you know?

- Provided to you at no cost
- Life insurance benefits are provided tax-free

Review/update your beneficiary designations annually by going into UKG or contacting your Community Business office.



# Employee Assistance Plan (EAP)



Free to all benefit eligible  
Team Members and their  
family members



More than just mental health!  
Coaches can also provide  
support for:

- legal
- financial
- childcare and eldercare

Support with

- Relationships
- Emotional wellbeing
- Building healthy habits
- Work-life balance

Call (800) 344-4222 or  
[employees.concernhealth.com](https://employees.concernhealth.com)  
(code: Eskaton)

Access to coaching 24/7



# Wellness Program

- \$40 bonus for completing annual **Biometric & Health Risk Assessment**
- Up to \$150 reimbursement for **Smoking Cessation** program
- Discounted **Gym Memberships**
- \$0 cost **Flu Shots**
- Monthly Wellness **newsletters**
- Fun wellness **campaigns and challenges** with champions at every community
- Team sponsored **events**

For more information contact:  
[Catherine.graham@eskaton.org](mailto:Catherine.graham@eskaton.org)  
or call 916-334-8010 x 10073



# Access Perks

Save up to 50% at select retailers,  
restaurants, hotels, and grocery stores

Go to [eskaton.accessperks.com](http://eskaton.accessperks.com) or

Download **Access Perks** from Google Play or App  
Store Your member ID is your **Employee Number**



## PLACES LIKE:



# 401(k) Retirement Plan



## We care about your future

We are making it easier to save for retirement. Beginning January 1, 2025, all Eskaton team members 18 years and older with 90 days of service will be automatically enrolled in our **401(k) savings plan**.

Your pre-tax contribution will be **3%** and the company will match up to **4%**.

If you are already enrolled in the plan, your contribution will automatically increase by 1% each year until you reach 6%. This is an easy way to grow your savings for the future.

You can opt-out any time by changing your election in Empower.

\*excluding temporary team members



Contact your Community Business Office for more information and enrollment material.

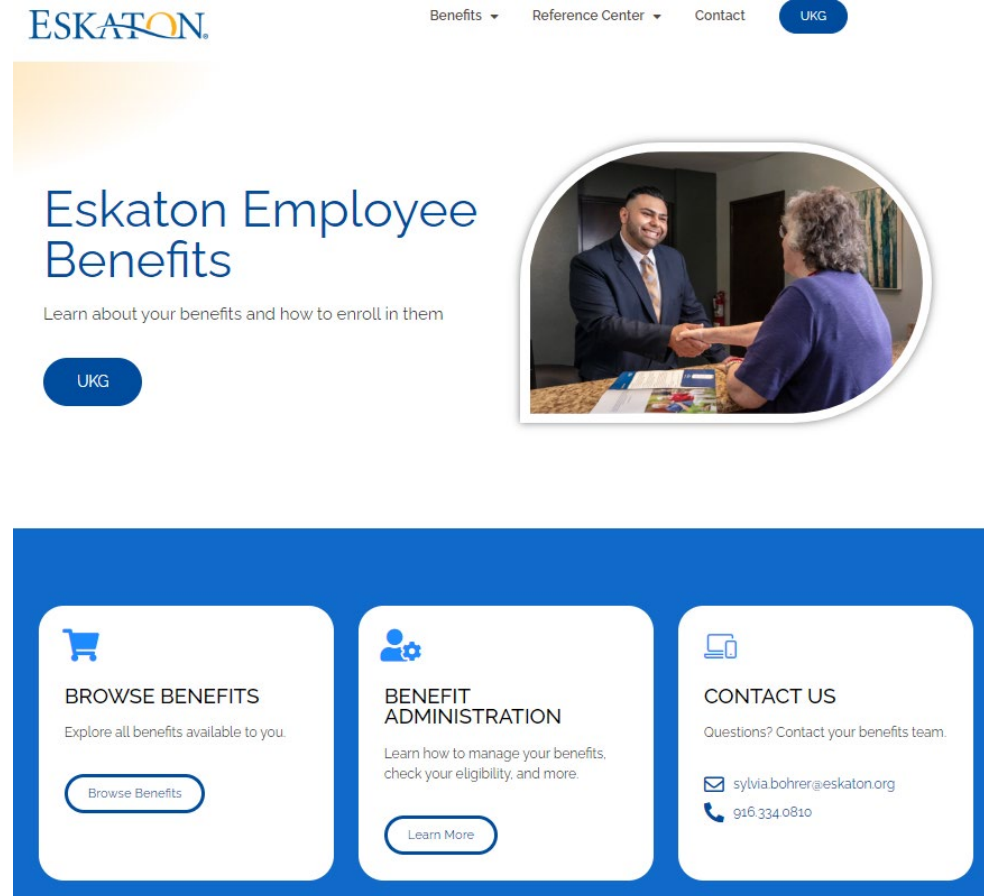


# Resources



# Visit Our Benefits Website

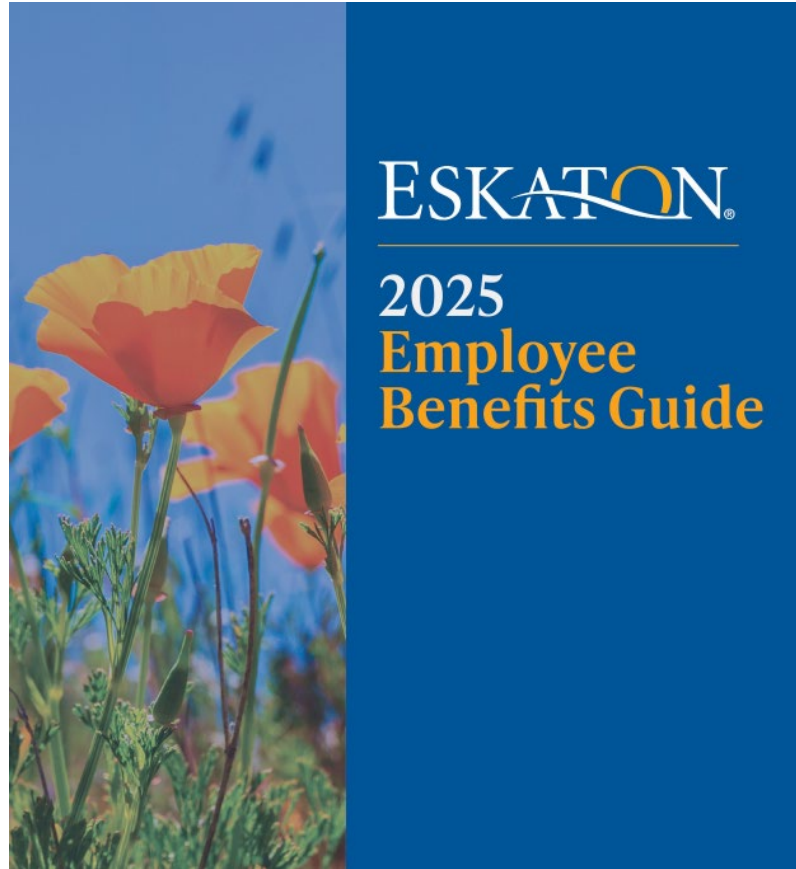
<https://eskatonbenefits.libertyeb.org/>



- Benefit Guide
- Benefit Summaries
- Helpful Links
- Contact Information
- Claim Forms
- Legal Notices

# More Information

Review your Benefits Guide



## Internal Contacts

Your Community Business Office

or

Human Resources

(916) 334-0810

Sylvia Bohrer

[Sylvia.Bohrer@eskaton.org](mailto:Sylvia.Bohrer@eskaton.org)

Kim Henderson

[Kimberly.Henderson@eskaton.org](mailto:Kimberly.Henderson@eskaton.org)